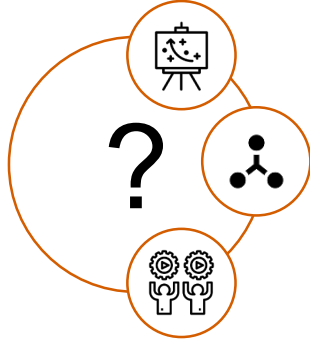


Front Office Efficiency

Front Office Efficiency

Now that Banks have decreased complexity and refocused on their core markets, they strive for efficiency

Over the last two years, we have seen a strong increase in Banks' will to assess the efficiency of their Front Office organization



- › Is my commercial strategy adequately defined and understood by Front Office functions?
- › Does the service model efficiently serve my ambitions and is it well tailored for the target clientele?
- › Do the competencies of my Front Office teams match my commercial objectives?

CH&Co. has been involved on numerous Front Office Efficiency mandates with leading Swiss Banks

- › A leading Swiss Private Bank has invited CH&Co. to review the organization of its Front Office and design a Front Office target organization as part of a large initiative to improve the overall efficiency of the Bank
- › This initiative anticipates the need to refocus the role of relationship managers, allowing a reallocation of duties with the ultimate purpose of increasing the time invested in developing the business (i.e. client & commercial time).
- › The objectives were to design a target organization, cater for culture and environment specificities of the Bank and identify & issue high-level recommendations on potential sources of improvement in regards to Front Office procedure and processes

Our Offer

Built over several projects in leading banks, we bring a sophisticated level of expertise on Front Office Efficiency mandates



› Our efforts are focused on **increasing the overall efficiency of your Front Office...**

› **by increasing client and commercial time through a reviewed organizational model...**

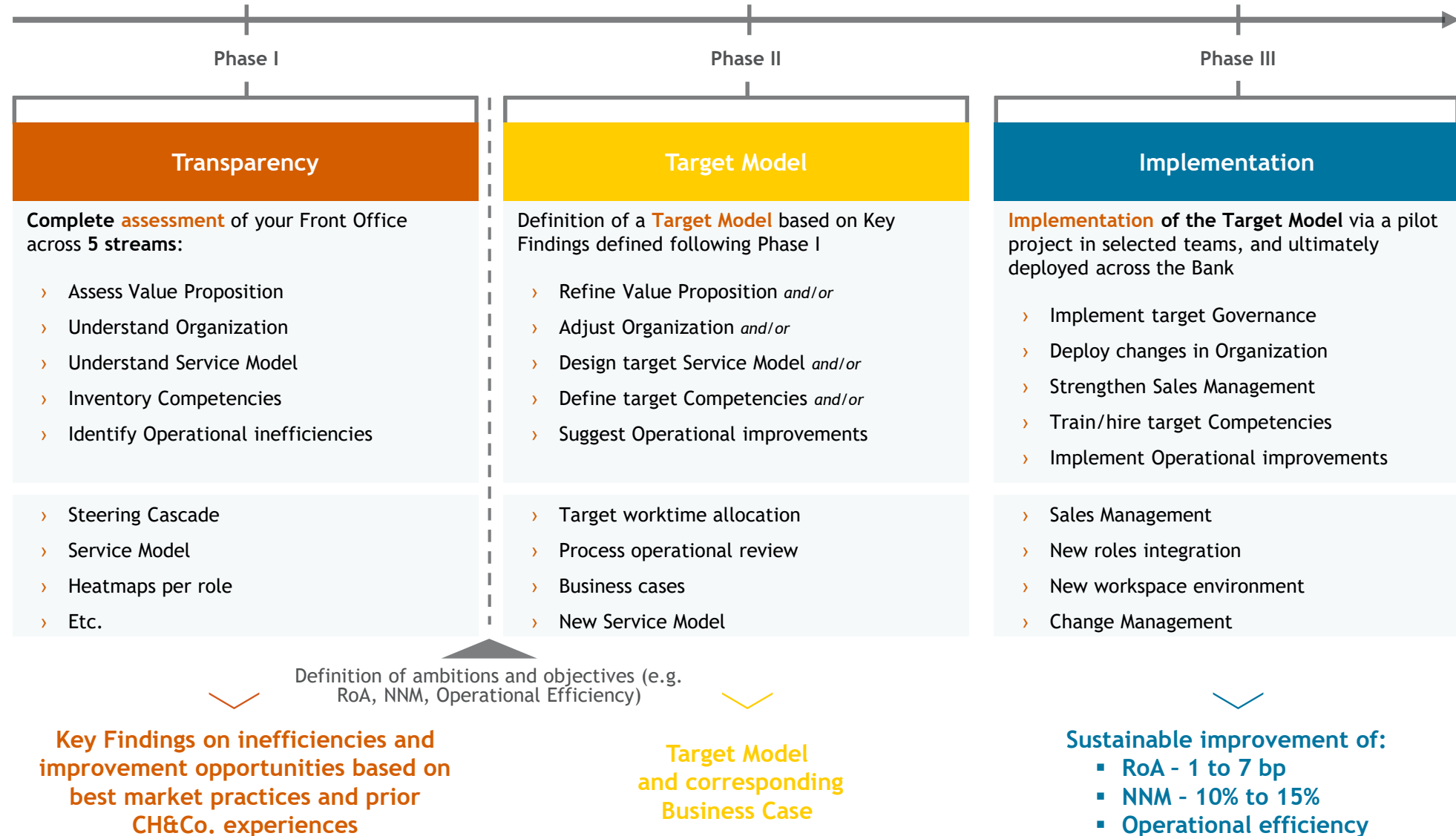
› ...resulting in a **boost of Return on Assets** and **additional Net New Money increase**

Key success factors

- ✓ The Target Model must be consistent with the DNA of the bank and the philosophy of the Front Office teams
- ✓ Build a strong governance and involve all stakeholders, especially those among the Front Office (market heads, markets leaders, team leaders, etc.)
- ✓ Build the bank's ownership of the model along implementation and ensure "key-in-hand" handover
- ✓ Run regular assessment of the success of implementation of the target model and adjust & calibrate on a need basis

Our Approach

CH&Co.'s FO Efficiency project directly targets RoA and NNM increase through three well-defined and structured phases





Geneva



London



Paris



Niort



Budapest



New York



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